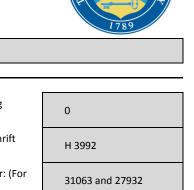


(Include Holding Company Where Applicable)

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Point of Contact:	Dan Nelson	RSSD: (For Bank Holding Companies)	0
UST Sequence Number:	1277	Docket Number: (For Thrift Holding Companies)	Н 3992
CPP/CDCI Funds Received:	8,400,000	FDIC Certificate Number: (For Depository Institutions)	31063 and 27932
CPP/CDCI Funds Repaid to Date:		Credit Union Charter Number: (For Credit Unions)	
Date Funded (first funding):	July 17, 2009	City:	Baxter
Date Repaid ¹ :	N/A	State:	Minnesota
¹ If renayment was incrementa	al place enter the most recent repayment date	•	

¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

Х	Increase lending or reduce lending less than otherwise would have occurred.
	Total loans outstanding decreased in 2011 due to reduced loan demand. Additional capital was injected into the bank charters to support
	capital ratios.







Great	Great River Holding Company			
	the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, ommercial mortgage loans, small business loans, etc.).			
Inc	crease securities purchased (ABS, MBS, etc.).			
M	lake other investments.			



NAME OF INSTITUTION

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Gre	Great River Holding Company			
	Increase reserves for non-performing assets.			
	Reduce borrowings.			
X	Increase charge-offs. Loan charge-offs increased by \$3.1 million in 2011.			
	Loan charge-offs increased by \$3.1 million in 2011.			







(In	(Include Holding Company Where Applicable)		
Gr	Great River Holding Company		
	Purchase another financial institution or purchase assets from another financial institution.		
-			
	Usld as you lawared in success to total southel		
<u></u>	Held as non-leveraged increase to total capital.		



NAME OF INSTITUTION

Great River Holding Company	

What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?		
There were no other actions that the company was able to avoid due to the capital infusion of CPP funds.		



NAME OF INSTITUTION

Great River Holding Company	
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What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?		
What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds? The bank charters continue to meet the lending demands of our current customer base as a result of the additional capital provided by the		
program.		



NAME OF INSTITUTION

Great River Holding Company	

Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.		
There were no other actions that the company was able to undertake due to the capital infusion of CPP funds.		